

Business Committee- Project Model Comparison

Model	Model 1: Financial Literacy	Model 2: Business Development	Model 3: Micro Enterprise + Apprenticeship
Best For	Communities with household income instability, debt cycles, or minimal business exposure	Communities with existing microbusinesses or strong interest in starting new ones	Sites with active vocational groups or technical artisans (tailors, carpenters, mechanics, farming groups)
Primary Goals	Improve daily money management; reduce financial stress; build resilience	Build business skills; strengthen small enterprises; guide idea development	Strengthen job skills + business skills for young adults
Lessons	Needs vs. wants • Savings habits • Family budgeting • Seasonal planning • Emergency funds • Money tracking	Product selection • Pricing • Costing • Record-keeping • Marketing • Customer service • Business plans	Technical skill + pricing • Customer service • Marketing • Inventory • Job readiness • Apprenticeship culture
Requirements	Visual-heavy materials; simplified language; strong cultural sensitivity	Minimal materials; adaptable for low literacy; strong facilitation skills	Requires a skilled partner; access to tools/workspace; longer planning
Strengths	High impact on family stability • Universally relevant • No special equipment	Highly interactive • Works across all sites • Builds confidence • Easy to pair with vocational training	Creates real income pathways • Builds employability • Supports local trades
Limitations	Less connected to entrepreneurship • Requires careful facilitation to avoid shame	Limited impact without follow-up; not ideal when basic financial understanding is low	More complex logistics • Needs strong local mentorship • Harder to deliver in very short timelines